

**Information to identify the case:**

Debtor 1	<u>Jin O Kim</u>	Social Security number or ITIN	xxx-xx-0229
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-15704-SLM		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jin O Kim

9/10/20

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New JerseyIn re:  
Jin O Kim  
DebtorCase No. 17-15704-SLM  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 19

Date Rcvd: Sep 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2020.

db +Jin O Kim, 275 Hoym Street, Apt. 2J, Fort Lee, NJ 07024-5617  
 aty +Robert Wachtel, 210 River Street, Suite 24, Hackensack, NJ 07601-7504  
 r +Lillie Kim, Realty 7 LLC, 2160 N. Central Road, Fort Lee, NJ 07024-7547  
 cr +PENNYMAC CORP., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 cr +PENNYMAC LOAN SERVICING, LLC, AS SERVICER FOR CITI, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +PMT NPL FINANCING 2015-1, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 cr +PMT NPL FINANCING 2015-1, BY PENNYMAC LOAN SERVICE, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516718769 +Fay Servicing, POB 619063, Dallas, TX 75261-9063  
 516780798 HSBC Bank Mortgage Servicing Center, PO box 2452, Mount Laurel NJ 08054  
 516974624 +PMT NPL FINANCING 2015-1, 3043 Townsgate Road, West Lake Village, CA 91361-3027  
 517024596 +PMT NPL FINANCING 2015-1, BY PENNYMAC LOAN et.al., PENNYMAC LOAN SERVICES, LLC,  
 6101 CONDOR DRIVE, SUITE 200, MOORPARK CA 93021-2602  
 516718771 +Penny Mac, POB 660929, Dallas, TX 75266-0929  
 516718773 +Wells Fargo Bank, Attn: Maneri & Maroules, LLC, 30 Two Bridges Road, Suite 250,  
 Fairfield, NJ 07004-1550

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 11 2020 01:06:12 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 11 2020 01:06:09 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516718770 +E-mail/Text: camanagement@mtb.com Sep 11 2020 01:05:51 Hudson City Savings Bank,  
 West 80 Century Road, Paramus, NJ 07652-1437  
 516718768 EDI: JPMORGANCHASE Sep 11 2020 04:13:00 Chase Bank, N.A., POB 15298,  
 Wilmington, DE 19850  
 516963964 EDI: JPMORGANCHASE Sep 11 2020 04:13:00 JPMORGAN CHASE BANK,, NATIONAL ASSOCIATION,  
 270 Park Avenue, New York, NY 10017  
 516718772 +EDI: WFFC.COM Sep 11 2020 04:13:00 Wells Fargo Bank, POB 77053,  
 Minneapolis, MN 55480-7753

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 12, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PROF-2013-S3 Legal Title Trust II, by U.S. Bank  
 National Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 James Patrick Shay on behalf of Creditor PMT NPL FINANCING 2015-1 shay@bbs-law.com,  
 jps Shay@gmail.com  
 Jill Manzo on behalf of Creditor FAY SERVICING LLC, as servicer for PROF-2013-S3 LEGAL TITLE  
 TRUST II, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE bankruptcy@feinsuch.com  
 Jill Manzo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
 bankruptcy@feinsuch.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Nicholas V. Rogers on behalf of Creditor PENNYMAC CORP. nj.bkecf@fedphe.com

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 19

Date Rcvd: Sep 10, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Nicholas V. Rogers on behalf of Creditor PMT NPL FINANCING 2015-1, BY PENNYMAC LOAN SERVICES, LLC, ITS SERVICING AGENT nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor PMT NPL FINANCING 2015-1 nj.bkecf@fedphe.com  
Robert Wachtel on behalf of Debtor Jin O Kim rwachtel@ronlevinelaw.com, ronlevinelawfirm@gmail.com  
Robert P. Saltzman on behalf of Creditor PROF-2013-S3 Legal Title Trust II, by U.S. Bank National Association, as Legal Title Trustee dnj@pbslaw.org  
Ronald I. LeVine on behalf of Debtor Jin O Kim ronlevinelawfirm@gmail.com, irr72645@notify.bestcase.com  
Sherri Jennifer Smith on behalf of Creditor PENNYMAC LOAN SERVICING, LLC, AS SERVICER FOR CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR PMT NPL FINANCING 2015-1 nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers, III on behalf of Creditor CitiBank, N.A., not in its individual capacity but solely as Owner Trustee for PMT NPL FINANCING 2015-1 ecf@powerskirn.com

TOTAL: 14